DOCUMENT RESUME

ED 362 655 CE 064 560

AUTHOR Patton, Jan
TITLE Banking and Financial Systems. Curriculum Guide. First Edition.
INSTITUTION East Texas State Univ., Commerce. Educational Development and Training Center.
SPONS AGENCY Texas Education Agency, Austin.
PUB DATE 92
NOTE 94p.
AVAILABLE FROM Educational Development and Training Center, East Texas State University, Commerce, TX 75429 (order no. BO-111-CG: $15).
PUB TYPE Guides - Classroom Use - Teaching Guides (For Teacher) (052)

EDRS PRICE MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS Academic Education; *Banking; Behavioral Objectives; *Competence; Competency Based Education; Course Content; Educational Resources; *Finance Occupations; Financial Services; High Schools; *Integrated Curriculum; Interdisciplinary Approach; Lesson Plans; Mainstreaming; Money Management; *Office Occupations Education; Special Education; State Curriculum Guides; Teaching Methods; Vocational Education
IDENTIFIERS Texas

ABSTRACT

This curriculum guide provides course materials for teachers to use in developing a course in banking and financial systems. Following an introductory section that lists the common essential elements of the course, the guide contains six sections that cover the following course topics: (1) introduction to banking and financial systems; (2) banking operations; (3) credit administration; (4) loans; (5) operations of other financial institutions; and closure of banking and financial systems. Each section contains a competency matrix for domains and basic skills and one or more units each containing a lesson plan, a content outline, and teaching suggestions. Four appendixes contain the following: names and addresses for 48 publishers, 129 computer software vendors, 5 microcomputer directories, 14 electronic information services, 90 magazines, periodicals, newsletters, and journals; 5 services and reports, and 24 professional organizations; a course competency checklist; a suggested equipment list; and suggestions for modifying the course for students with special needs. (KC)

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Banking and Financial Systems

CURRICULUM GUIDE

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Banking and Financial Systems

Curriculum Guide

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Published by
Educational Development and Training Center
East Texas State University
Commerce, Texas

in cooperation with
Texas Education Agency
Vocational Education Programs
Austin, Texas

BO-111-CG

FIRST EDITION

1992

First printing 1992—50 copies

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To ensure education equity, this material has been reviewed to eliminate bias or stereotyping.

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Acknowledgments

Special gratitude and appreciation are extended to the following persons for their cooperation in planning, writing, reviewing, and evaluating the materials developed through this project.

Texas Education Agency

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Dorothy Baum, Office Education Program Specialist
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Special credit is extended to the support staff of the Educational Development and Training Center for their continuous support and desire to work as a team.

Darlena Mahaffey, Technical Writer
Cindy Johnson, Student Worker
Ludonna Jackson, Editor
Lynne Morris, Proofreader
Bob Norsworthy and Aaron Pendland, Graphic Artists
Linda Baron, Word Processing Specialist

Preface

The curriculum for banking and financial systems was prepared to provide quality instructional materials for instructors of banking and financial systems courses in Texas. This guide serves as a basis for achieving the office education essential elements mandated by the Texas Education Agency.

This teacher's guide has been developed through a joint effort of the Texas Education Agency and the Educational Development and Training Center located on the campus of East Texas State University in Commerce, Texas.

The purpose of developing this guide is to provide office education instructors with a teacher's guide that includes suggested units of instruction correlated directly to the essential elements. Comments and suggestions concerning this curriculum guide are requested and should be sent to the Curriculum Coordinator at the Educational Development and Training Center, ET Station, Commerce, TX 75429.

Organization of the Curriculum Guide

Each instructional unit in the office education *Banking and Financial Systems Curriculum Guide* is correlated to the office education essential elements mandated by the Texas Education Agency. The components of the guide include the essential elements, the suggested unit lesson plans, and the appendices which are collections of useful, pertinent information.

Lesson Plan

- **Essential Elements**—covered in the section are identified by number.

- **Suggested Unit Lesson Plan**—designed to serve as guides for the preparation of daily and weekly lesson plans and as a basic curriculum outline.

  - **Objective Page**—lists section and unit titles, essential elements, suggested number of classroom hours, unit objectives, student competencies, focus, learning domains, and basic skills statements.

  - **Content Outline**—a broad overview designed to give the major emphasis of the unit.

  - **Suggested Teacher Activities**—reminders of the four basic areas teachers need to address in every unit. The first three are general preparations and are the same in all units. The fourth one varies with each unit.

    - **Teacher Preparation** activities are concerned with lesson analysis and general material preparation.

    - **Teacher Presentation** activities are concerned with methods for optimum classroom learning.

    - **Reteach Activities** review steps in formative evaluation.

    - **Specific Teaching Activities** assist the teacher in specific materials preparation for that unit. Suggestions for bulletin boards, equipment, guest speakers, and field trips are made and special instructions for activities and tests are given.

- **Competency Matrix for Domains and Basic Skills**—the student competencies in these units were designed with the cognitive, psychomotor, and affective domains in mind. Purposeful attention was also given to using and reinforcing reading, writing, and mathematics skills. A matrix is provided to help the instructor quickly see where clear correlations exist.

Appendices

- **Appendix A**

  References—provides names and addresses for publishers, software vendors, microcomputer directories, electronic information services, magazines/periodicals/newsletters, services and reports, professional organizations, professional publications, and other business publications.

- **Appendix B**

  Course Competency Checklist—provides the instructor with a competency checklist for the entire course to include levels of student achievement. It may be used as a competency profile.

- **Appendix C**

  Suggested Equipment List—provides a suggested list of equipment and supplies recommended for the course.

- **Appendix D**

  Special Needs—suggests ways of modifying the office education curriculum for handicapped students.

Special Product Descriptions

The following products were designed for office education courses and are available from the Educational Development & Training Center, 1 (800) 356-EDTC.

■ The Test Builder Program

Format — Catalog No.
MS-DOS 3½—BOI-3203-TBP
MS-DOS 5¼—BOI-3205-TBP
MAC 3½—BOM-3202-TBP

The *Test Builder Program* helps a teacher construct, administer, grade tests and print the results. The time for test preparation and grading is reduced because the input of questions is simplified and the test is graded by the computer.

The computerized test consists of true/false, multiple choice, or matching questions. When the questions are displayed on the screen, they appear in random order; therefore, they will not appear in the same order on any two computers. This reduces the opportunity for students to cheat. After the student answers all of the questions, the program grades the test and records the grade on the student's data disk. A compilation of the student's name, grade, and questions missed can be copied to the teacher's data disk for storage, analysis, and printing. The number of the question that was incorrectly answered can be checked on the competency matrix to determine if the student has mastered the competency.

All question formats can be modified or deleted; however, only existing true/false and multiple choice test bank files can be used to create a new test bank. A hardcopy of the test, answer key, and an answer sheet can be printed for all tests.

■ Business Financial Applications

The proposed essential elements for Business Financial Systems (BFS) are currently exactly the same as for Business Financial Applications (BFA). The BFS elements are awaiting approval and the BFA elements will then be revised. At this time the following publications may be used for both courses.

Teacher's Guide–This comprehensive guide addresses the following areas of study: banking operations, teller responsibilities, loans, legal aspects of banking and other financial institutions. These areas provice training for entry-level positions in the banking industry.

Curriculum Guide—BO-308-CG
Teacher's Guide—BO-308-TG
Test Builder/Test Bank
- **MS-DOS 3½—BOI-3083-TBC**
- **MS-DOS 5¼—BOI-3085-TBC**
- **MAC 3½—BOM-3083-TBC**

Test Bank Only
- **MS-DOS 3½—BOI-3083-TBK**
- **MS-DOS 5¼—BOI-3085-TBK**
- **MAC 3½—BOM-3083-TBK**

TB Hardcopy only—BO-308-TBH
Simulations—BO-308-SIM
Student Materials—BO-308-STM
Computerized Competency Profile–
- **MS-DOS 3½—JSI-3083-CP1**
- **MS-DOS 5¼—JSI-3085-CP1**

Office Education Simulations

Simulations and student materials are available for all cluster courses and occupationally specific dents in a specific position in a company. Student materials are available to help decrease time and cost of reproducing the material.

- **Business Financial Applications Simulations—BO-301-SIM**
  —Banking operations
  —Credit Administration
  —Loans
  —Legal aspects of banking and other financial institutions

- **Microcomputer Applications Simulations—BO-301-SIM**
  Kandy's Kandlesticks—word processing
  High Tech Video Corporation—database
  Happy Hammer Home Builders—spreadsheet
  Office Greenery, Inc.—integration, DTP, telecommunications

- **Business Computer Applications Simulations—BO-302-SIM**
  Psychedelic Wheels—word processing
  Entertainment Sensations—database
  Video Masters—spreadsheets/desktop publishing
  Home Computing Network—computer information/telecommunications

- **Business Information Processing Simulations—BO-300-SIM**
  Carol's Cosmetic Cottage—word processing
  B & C Enterprises—spreadsheets
  Texas Country's Best Videos—desktop publishing
  Agriculture Technologies Inc.—telecommunications
  Ski On The Edge—records management

- **Business Office Clerical/Business Office Services Simulations—BO-326-SIM**
  "Hits" Unlimited—only one company is used throughout this simulation so there will be a continuity for special students. The students will complete work in the following areas: word processing/proofreading, file/data entry, desktop publishing, calculating machines, and written communication

- **Office Administrative Systems Simulations—BO-306-SIM**
  Yo-Rap Messages—keyboarding, proofreading, and editing
  Don't Disc Me—information control management
  Forever Friends Pet Store—electronic calculator
  Parties Unlimited—reprographics
  Lone Star Travel—oral/written communication
  Car Dial—communication skills

- **Office Support Systems Simulations—BO-307-SIM**
  Essex Corporation—word processing
  Smiles, Inc. Modeling Agency—communication skills
  V & S Mini Lock Manufacturing Co.—communication skills
  LYKE Radio Station—electronic calculator/financial management

If your school is using only one of the office education courses why not mix and match simulations from the other courses? Provide your students with a variety of short activities that meet the essential elements and bring them into the "real world"! You can adjust the difficulty level of each simulation by the equipment and software used or by providing additional activities.

Office Education Simulations by Skills Area

- **Computer Information/ Telecommunications**

Home Computing Network	BCAI
Agriculture Technologies Inc.	BIP
Office Greenery, Inc.	MAP

- **Information Control and Management**

Don't Disc Me	OAS
Entertainment Sensations	BCAI
High Tech Video Corporation	MAP
"Hits"—filing/data entry	BOC/S
Modern Mall Insurance Co.	OSS
Ski On The Edge	BIP

- **Keyboarding/Word Processing/ Proofreading & Editing**

Yo-Rap Messages	OAS
Essex Corporation	OSS
Kandy's Kandlesticks	BCAI
Psychedelic Wheels	MAP
Carol's Cosmetic Cottage	BIP
"Hits"—word processing	BOC/S

- **Electronic Calculator/ Financial Management**

Forever Friends Pet Store	OAS
"Hits"—calculating machine	BOC/S
LYKE Radio Station	OSS

- **Desktop Publishing/ Reprographics**

Video Masters	BCAI
Texas Country's Best Video	BIP
"Hits"—desktop publishing	BOC/S
Parties Unlimited	OAS
Office Greenery, Inc.	MAP

- **Communications**

V&S Mini Lock Manufacturing	OSS
Smiles Inc. Modeling Agency	OSS
Lone Star Travel	OAS
Car Dial	OAS
"Hits"—communications	BOC/S

- **Spreadsheet**

Video Masters	BCAI
B & C Enterprises	BIP
Happy Hammer Home Builders	MAP

Common Essential Elements

The banking and financial systems cluster course also includes the common essential elements which must be taught in addition to the essential elements for the course. A unit of instruction has been developed around each topic area. The units are composed of flexible modules which can be easily used when the class is in transition. This allows the common competencies to be addressed without diluting the curriculum. Feel free to make the units more specific to the banking specialty.

Leadership	BO-310-CE1
Successful Employment	BO-310-CE2
Entrepreneurship	BO-310-CE3
Safety	BO-310-CE4
Human Relations	BO-310-CE5
Personal and Business management	BO-310-CE6
All six units together:	BO-310-TG

Additional Support Material

The following products are recommended as additional support material for use in the classroom. Most products are neither course nor program specific.

- **Office Education Quality Guide**—BO-315-TG—Contains rules and regulations for establishing and maintaining office education courses.

- **Integrating Academic Principles into Microcomputer Applications**—BO-402-LP—Microcomputer applications lesson plan modules correlate the four academic areas: language arts, mathematics, science, and social studies. Each references both academic and office education essential elements. Also included is a matrix referencing the information with TAAS objectives.

- **Building Math Skills With Spreadsheets**—JS-500-TG—Workbook designed to improve students' math skills through spreadsheet activities. Activities address operations and problem-solving, both areas tested by TAAS. Lessons are designed for use with all spreadsheet software.

- **Building Reading and Writing Skills Through Word Processing**—JS-501-TG—Workbook designed to enhance reading and writing skills while mastering word processing skills. An instructor can cover course essential elements and build reading and writing skills at the same time. Each unit is set up as a lesson plan with a stated objective and instructor/student instructions. Materials can be used on any computer with any word processing software. The exercises address topics such as self-esteem, interpersonal skills, and how to be successful on the job.

- **Conquer the TAAS**—LM-100-SM—Self-paced, self-diagnostic student guide will help students become acquainted with the TAAS test. Written to match the test's format, it covers all the objectives of reading and writing sub-tests. A patterned answer sheet signals and targets a specific problem for the student such as spelling, punctuation, sentence fragments or combining, and usage.

▲ **Data Drill**—Computerized exercises and drills build a student's keyboard and numeric keypad skills. The program is designed to check speed and accuracy, display incorrect entries, and calculate grades.

MS-DOS 3½—JSI-3003-CS
MS-DOS 5¼—JSI-3005-CS

▲ **Karl's 101 HandyHandouts**—KD-100-HH—Collection of over 220 pages of cleverly designed handouts, exercises, activities, and complete how-to lesson plans can be used to increase student motivation and involvement in the learning process. Each handout is reproducible and can be made into unique and eye-catching overhead transparencies to add pizazz to your lesson. It comes in a 3-ring binder.

▲ **Mower Store**—This computer software package is designed to provide practical application of spreadsheet skills, students work in groups to set up and operate a lawn and garden equipment business. *Mower Store* simulates six months of store operations and will take two to three weeks of class time.

MS-DOS 3½—JSI-2003-CS
MS-DOS 5¼—JSI-2005-CS
APPLE 3½—JSA-2003-CS
APPLE 5¼—JSA-2005-CS
MAC 3½—JSM-2003-CS

▲ **Stop and Think Cards**—Famous quotes from some of the country's most well-known individuals to encourage the development of students' higher-level thinking skills. Great motivators. Printed on 8½ by 11" colored cards.

***Stop and Think Cards*—GEN-100-STC**
***Stop and Think Cards II*—GEN-101-STC**
***Stop and Think III*—GEN-102-STC**

BANKING AND FINANCIAL SYSTEMS

Specialty Course—Course Title and Essential Elements Pending State Board Approval
75.87
(l.1) Banking and Financial Systems (1,2, or 3 units) shall include the following essential elements:

(1) Concepts and skills related to banking operations. The student shall be provided opportunities to:

(A) identify and understand checking accounts;

(B) understand fundamentals of teller operations; and

(C) identify and understand bookkeeping systems.

(2) Concepts and skills related to credit administration. The student shall be provided opportunities to:

(A) understand methods of credit investigation; and

(B) understand concepts related to the use of credit analysis.

(3) Concepts and skills related to loans. The student shall be provided opportunities to:

(A) identify types of loans and purposes; and

(B) understand regulations of financial intermediaries.

(4) Concepts and skills related to other financial institutions. The student shall be provided opportunities to:

(A) understand and explore savings and loan operations; and

(B) understand and explore credit union operations.

Suggested Scope and Sequence

Banking and Financial Systems

SECTION/UNIT		TITLE	WEEKS	HRS.
I.		**Introduction to Banking and Financial Systems**		
	1	Introduction to the Course	1	5
	2	Professional Activities	1	5
	3	Social Implications	1	5
II.		**Banking Operations**		
	1	Checking Accounts	2	10
	2	Teller Operations	11.5	58
	3	Bookkeeping Systems	2	10
III.		**Credit Administration**		
	1	Credit Investigation	2	10
	2	Credit Analysis	2	10
IV.		**Loans**		
	1	Types and Purposes of Loans	1	5
	2	Interest Calculation	2	10
	3	Customer and Consumer Services	2	10
V.		**Operations of Other Financial Institutions**		
	1	Savings and Loan Operations	1	5
	2	Credit Union Operations	1	5
VI.		**Closure**		
	1	Closure for Banking and Financial Systems	.5	2
		Total Weeks/Hours Allocated	**30**	**150**

Six weeks were allotted to cover the common essential elements, review, makeup work, and testing.

SECTION **1**

Banking and Financial Systems

Essential Elements: 75.87 (l.4)(1)

(1) Concepts and skills of banking financial institutions. The student shall be provided opportunities to:

(A) perform duties and responsibilities common to most banking institutions.

(B) identify current terminology relating to the banking industry and to technology; and

(C) identify social implications as related to the banking industry.

SECTION 1

Competency Matrix

Parts	Domains			Basic Skills		
	Cognitive	Psycho-motor	Affective	Reading	Writing	Math
Section 1						
Unit 1 1	X		X	X	X	
2	X		X	X	X	
3	X			X	X	X
4	X		X	X	X	
5	X		X	X	X	
Unit 2 1	X			X	X	
2	X			X	X	
3	X			X	X	
4	X		X	X	X	
5	X		X	X	X	
Unit 3 1	X			X	X	
2	X			X	X	
3	X			X	X	
4	X			X	X	
5	X			X	X	

Lesson Plan

Essential Elements: None
Allocated Time: 5 Hours

Unit Objective: Students will develop an understanding of the purpose, contents, and organization of the banking and financial systems course.

Student Competencies: After completing this unit, the student will be able to:

1. Relate the purpose of the banking and financial systems office education course to the banking community.
2. Recognize the role of the youth organization relative to banking and financial systems.
3. Discuss course objectives, equipment, units, competencies, and evaluation measures.
4. Explain classroom organization, management, and safety.
5. Update study skills needed to reach realistic long- and short-range goals.

Focus: Students will be provided the opportunity to develop and use both academic and vocational skills that will be useful whether they are taking advanced courses or making the transition from high school to the world of work.

1-1 Introduction

Content Outline

Purpose of course

Introduction to banking and financial systems
Objectives of the course
Relationship of course to the banking community

Course overview

Classroom equipment
Units of instruction
Competencies
Evaluation
Classroom organization and management

Teaching Suggestions

This introduction is beneficial to both you and the students. It provides you with the opportunity to present any policies, procedures, expectations, and other relative information which enhance classroom instruction and operations. It also establishes a working environment for the students and presents an overview for the work expected during the class.

Feel free to add other subject matter and instructional materials relative to your teaching assignment. Because the purpose of this section is to introduce the course, student activities and evaluation measures are limited. Some of the teaching activities can be used to develop student activities. Determine a method for assessing student learning.

- ☐ Design a bulletin board showing the relationship of banking and financial systems applications to office education. A suggestion might be: "Under the Umbrella of Office Education." List cluster courses, occupationally specific courses, and specialty courses highlighting banking and financial systems.

- ☐ Ask questions at the beginning of the course, such as:

  Why are you taking this course?
  What does the title "Banking and Financial Systems" mean to you?
  What do you think the course content covers?
  What is vocational education?
  What is office education?

- ☐ Ask students to write their perceived likes and dislikes of banking administration occupations. Invite someone who works in a banking office to respond. Inform the speaker in advance of the nature of the assignment. Secure a person with speaking abilities who projects a positive work image.

- ☐ Post data on job market projects. Update periodically with projects from different sources.

- ☐ Invite a former office education student to discuss Business Professionals of America. be sure to inform the speaker in advance what topic you want covered in his/her presentation. You may want to include a question-and-answer period.

- ☐ Review youth conferences with students. Competitive event guidelines could be distributed and discussed. Be sure and tell them about the banking test.

- ☐ Develop an orientation presentation on the equipment in the classroom.

- ☐ Develop, disseminate, and discuss handouts covering classroom policies and procedures. Let students make suggestions for other policies.

- ☐ Invite a banking teller, loan officer or other bank officer to speak to the class on the importance of job competency.

Lesson Plan

Essential Elements: 75.87 (I.4)(1)(A)(B)
Allocated Time: 5 Hours

Unit Objective: Students will be able to describe the basic operations and structure of a banking facility, to include information flow. Students will demonstrate knowledge of career paths and jargon in the banking field.

Student Competencies: After completing this unit, the student will be able to:

1. Use and identify terminology related to the banking industry and technology.
2. Identify and understand organizational charts of various types of financial service institutions and see the role of each employee.
3. Explain data and information flows within a banking facility.
4. Identify, contrast, and compare types of software used in banking.
5. Identify banking career paths.

Focus: Productivity increases when personnel understand the language of the banking field, the structure of the facility, and their function within it. This facilitates the flow of data and information.

1-2 Professional Activities

Content Outline

Organizational charts of various banking facilities

Organization system
Management levels
Common duties and responsibilities
Types of banks—large regional or small independent

Data and information flows

Directions
Large scale or small scale data flow
Data flow diagrams

Types of software used

Electronics funds transfer
Spreadsheets
Graphics
Lending
Mainframe processing

Careers

Goals
Paths

Teaching Suggestions

- ☐ List types of resource materials available for use in a banking facility.
- ☐ Ask students to research career opportunities and write a brief report on various careers in the banking office area.
- ☐ Stress the importance of public relations in the banking industry.
- ☐ Make students aware of the importance of proper attire and good hygiene when dealing with the public.
- ☐ Have students contact banks in the area to find out what non-banking products and services they offer. Compile a list. Many banks have brochures describing their products and services.

Lesson Plan

Essential Elements: 75.87 (I.4)(1)(C)
Allocated Time: 5 Hours

Unit Objective: Students will discuss issues related to the responsible use of computer systems, appraise the social ramifications of computer usage in society, and identify responsible practices in computers use in a banking environment.

Student Competencies: After completing this unit, the student will be able to:

1. Identify major issues and technological developments related to computers, society, and the banking community.
2. Describe the ethical and legal issues that have arisen as a result of the computer revolution.
3. Identify privacy issues involved with electronic data storage.
4. Explain reasons for concern about the reliability of computer systems.
5. Explain the importance of ethics in a banking environment.

Focus: Ethics are vital to the banking industry. A great deal of responsibility goes with any banking position. The responsible use of computers is expected by all bank employees. If the user is irresponsible, careless, or malicious, the effects of his/her decisions and actions can be damaging and far-reaching.

1-3 Social Implications

Content Outline

General issues

Dependency
Nameless society
Technological developments
Computer virus epidemic

Legal and ethical issues in using computers

Computer crime
Data spying
Hackers
Employees or former employees
Piracy
Laws involving computer and software usage

Legal and ethical issues specific to the banking community

Releasing information
Banking liability
Privacy issues
Destination of copies
Originator of data
Credit bureaus
Data banks
Paperless offices
Issues specific to the banking community
Discussing customer information with others—inside and outside of workplace.

Reliability of systems

Hardware
Software
Storage media
People
Confidentiality
Accuracy

Social Implications 1-3

Teaching Suggestions

- ☐ Explain concerns related to the confidentiality of banking records.
- ☐ Discuss the purpose of policies for releasing bank and credit information.
- ☐ Know the authorization required for release of information.
- ☐ Have students check with local banks on their disaster recovery plans.
- ☐ Have a bank representative discuss computer audits.
- ☐ Discuss computer passwords and ramifications of disclosure.
- ☐ Discuss services and procedures of credit bureaus.

SECTION 2
Banking Operations

Essential Elements: 75.87 (I.4)(2)

(2) Concepts and skills related to banking operations. The student shall be provided opportunities to:

(A) identify and understand checking accounts;

(B) understand fundamentals of teller operations; and

(C) identify and understand bookkeeping systems.

SECTION 2

Competency Matrix

Parts		Domains			Basic Skills		
		Cognitive	Psycho-motor	Affective	Reading	Writing	Math
Section 2							
Unit 1	1	X			X	X	
	2	X			X	X	
	3	X			X	X	X
	4	X		X	X	X	X
	5	X			X	X	
	6	X			X	X	X
	7	X			X	X	
	8	X			X	X	
	9	X	X		X	X	
	10	X		X		X	
Unit 2	1	X			X	X	
	2	X		X	X	X	X
	3	X			X	X	X
	4	X			X	X	X
	5	X			X	X	
Unit 3	1	X			X	X	
	2	X			X	X	X
	3	X			X	X	
	4	X			X	X	

Parts	Domains			Basic Skills		
	Cognitive	Psycho-motor	Affective	Reading	Writing	Math
5	X			X	X	X
6	X			X	X	X
7	X			X	X	
8	X			X	X	

Lesson Plan

Essential Element: 75.87 (I.4)(2)(A)
Allocated Time: 10 Hours

Unit Objective: Students will demonstrate the ability to identify and understand checking accounts.

Student Competencies: After completing this unit, the student will be able to:

1. Identify and use terminology associated with checking accounts.
2. Compare the types of checking accounts to the descriptions of the accounts.
3. Distinguish between average or minimum balance checking service charge and regular or flat rate charges.
4. Arrange in order the procedures for opening a checking account, assigning account numbers, completing a signature card, ordering personalized checks, and issuing temporary checks and deposit slips
5. Match types of information on customer information card to the correct descriptions.
6. Identify parts of a deposit slip.
7. Discuss the procedure for transferring funds from one account to another by telephone.
8. Match cross-selling bank services to their correct descriptions.
9. Process thank-you letter to new customer.
10. Select public relations skills that should be used when working with customers opening checking accounts.

Focus: As an employee of a financial institution, the new accounts clerk should know the various steps and procedures required for opening checking accounts for customers.

2-1 Checking Accounts

Content Outline

Types of checking accounts

Individual account
Joint account
Corporate account
Business account

Types of service charges

Average or minimum balance account
Regular or flat rate account

Procedures for opening a checking account

Assigning account numbers
Completing a signature card
Ordering personalized checks
Issuing temporary checks and deposit slips
Information for a deposit slip
Transferring funds by telephone
Follow up with thank you letter

Cross-selling bank services

Loans
Savings
Traveler's checks
Safe deposit box
Trust services

Public relations skills

Teaching Suggestions

- ☐ Obtain a film on financial institutions' procedures for opening checking accounts.

- ☐ Prepare bulletin boards or posters that relate to the information areas covered for the classroom or school.
  - Types of checking accounts
  - Types of service charge
  - Assigning account number

- ☐ Arrange a class visit to a bank's new accounts department. Make arrangements for the bank to provide each student with brochures on the types of checking accounts and the types of service charges. Ask the new accounts clerk to go through the steps of the procedures for opening a checking account and assigning an account number.

- ☐ Demonstrate the following procedures to the students:
  - assigning account numbers
  - completing a signature card
  - ordering personalized checks
  - issuing temporary checks and deposit slips
  - characteristics of a checking account

- ☐ Match cross-selling bank services to their correct descriptions.

- ☐ Secure materials from banks or have a guest speaker on the chex systems or other verification vehicle.

Lesson Plan

Essential Element: 75.87 (I.4)(2)(B)
Allocated Time: 58 Hours

Unit Objective: Students will demonstrate the ability to identify and understand teller operations.

Student Competencies: After completing this unit, the student will be able to:

1. Identify and use terminology associated with the fundamentals of teller operations.
2. Perform teller related skills and duties.
3. Demonstrate currency handling techniques.
4. Demonstrate procedures for handling money and checks at a teller window.
5. Describe procedures for opening and closing the teller windows.

Focus: The teller position is important in any financial institution. It may be the only connection the customer has to the bank. The teller must handle the job efficiently and courteously as a representative of the bank to the customer.

2-2 Teller Operations

Content Outline

Teller related skills and duties

Teller's role
Banking knowledge
Technical skills
Human relations skills
Attitude
Receiving and disbursing funds
Recording transactions and balancing
Maintaining good customer relations
Selling services

Types of accounts

Interest bearing
Non-interest bearing

Handling coins and currency

Features and types of currency
Currency denominations and portraits
Coin denominations
Counting currency and coins
Strapping currency
Wrapping coins
Identifying counterfeit currency
Worn and mutilated currency
Bait money.
Short change schemes
Safety precautions—robbery
Receiving cash and currency
Making transactions
Disbursing currency and coins

Check procedures

Parts of a check
Inspection of checks
Types of endorsements
Special endorsements
Customer identification
Verification of identification
Handling unacceptable checks

Fraud issues

Customer I.D.
Chex systems

Crosstraining and additional responsibilities

Customer referrals
Bank products knowledge
New accounts and CDs
Telephone procedures

Opening and closing the teller window

Opening teller window
Closing teller window
Balancing teller window
Locating teller differences

Teaching Suggestions

- ☐ Invite bank personnel to speak on teller activities and suggestions for handling customer situations.
- ☐ Develop role playing situations using various types of customer transactions with one student being the teller and another student being the customer. Videotape the presentations.
- ☐ Prepare a teller window with large cardboard to use when role-playing.
- ☐ Invite a representative from the FBI to talk on counterfeiting, kidnapping, extortion, and robbery procedures.
- ☐ Stage a mock robbery.
- ☐ Secure play money for the students to use in counting currency and coins.
- ☐ Provide currency and coin wrapping material so students can practice strapping and wrapping currency and coins.
- ☐ Provide calculating machines and make sure the students are using the touch system.
- ☐ Request brochures and/or a guest speaker from the secret service on counterfeit currency.

Lesson Plan

Essential Element: 75.87 (I.4)(2)(C)
Allocated Time: 10 Hours

Unit Objective: Students will demonstrate the ability to understand the necessity of bookkeeping systems.

Student Competencies: After completing this unit, the student will be able to:

1. Match terms associated with the bookkeeping department to the correct definitions and/or descriptions.
2. Describe bookkeeping systems and functions.
3. Match types of checks to the correct descriptions.
4. Identify visual/non-visual tests applied to checks during the examination process.
5. Arrange, in order, the procedures for filing checks and deposits.
6. Discuss the procedure for rendering and preparing statements.
7. Write a script including the procedures used for telephone transferring of funds from one account to another.
8. Identify encoded groups of numbers on the bottom of deposit slips and checks.

Focus: As an employee of a financial institution, the bookkeeping clerk performs the work of examining checks; posting checks, deposit slips, and other credits to accounts; and rendering statements.

2-3 Bookkeeping Systems

Content Outline

The bookkeeping systems and functions

- Responsibilities
- Sources
- Basic

Types of checks

- Altered check
- Drafts
- Canceled check
- Cashier's check
- Certified check
- On-us check
- Outstanding check
- Postdated check
- Stale-dated check
- Traveler's check

Handling the customers

- How to handle difficult and irrate customers

Examining checks

- Validity tests
- Visual tests
- Non-visual tests

Filing checks and deposits

- Filming checks
- Verification of the following:
  - Written, figure, encoded amounts match
  - Payee line includes correct information
  - Encoded check account number check/deposit matches the check file
  - File guide for special instructions and cautions
  - Cancellation
- Placement of checks and deposit slips in file

Rendering statements

- Record account information on magnetic media or discs accessed with high-speed printers
- Paid items listed according to check number
- Mail printed statements

Telephone transfer of funds

- Customer and account information
- Verify sufficient funds
- Debit slips, credit slips, and distribution

Encoded groups of numbers

- Sorting and routing information
- Locations of account, check, and amount numbers

Teaching Suggestions

- ☐ Prepare a bulletin board with samples of various types of checks.
- ☐ Visit the bookkeeping department at a local bank. Have them demonstrate the validity tests and other procedures they follow.
- ☐ Prepare a bulletin board of bank statements. Highlight the different parts of the statement.
- ☐ Discuss various banking bookkeeping systems.

SECTION **3**

Credit Administration

Essential Elements: 75.87 (I.4)(3)

(3) Concepts and skills related to credit administration. The student shall be provided opportunities to:

(A) understand methods of credit investigation; and

(B) understand concepts related to the use of credit analysis.

SECTION 3

Competency Matrix

Parts	Domains			Basic Skills		
	Cognitive	Psycho-motor	Affective	Reading	Writing	Math
Section 3						
Unit 1 1	X			X	X	
2	X			X	X	
3	X			X	X	
4	X			X	X	
5	X			X	X	
6	X			X	X	
7	X			X	X	
Unit 2 1	X			X	X	
2	X			X	X	X
3	X			X	X	
4	X			X	X	X
5	X			X	X	

Lesson Plan

Essential Element: 75.87 (I.4)(3)(A)
Allocated Time: 10 Hours

Unit Objective: Students will demonstrate an understanding of methods of credit investigation.

Student Competencies: After completing this unit, the student will be able to:

1. Identify and use terminology associated with credit investigation.
2. Discuss the types of credit.
3. Fill out a credit application form.
4. Explain the sources of credit information.
5. Explain the categories of credit report information provided by credit bureaus.
6. Explain the Fair Credit Reporting Act.
7. Order the procedures of the credit investigation process.

Focus: As an employee of a financial institution, it is vital to be familiar with the credit procedures of the bank. Credit investigation is a procedure of gathering facts on which to make decisions of credit worthiness. Knowledge of this procedure is helpful when cross selling services.

3-1 Credit Investigation

Content Outline

Credit basics

Kinds of credit
Basic credit application information for businesses and consumers
Sources of credit information
Credit report information provided by credit bureaus

Credit investigation process

Interview prospective borrower
Complete loan application
Obtain income statement from business applicants
Obtain credit report
Obtain credit ratings from both current and past creditors
Check personal references
Check bank credit files
Contact business applicant's suppliers for credit reference

Fair Credit Reporting Act

Teaching Suggestions

- ☐ Describe and explain the importance of credit functions.
- ☐ Prepare a bulletin board about the sources of credit information using samples of credit report information forms.
- ☐ Invite a guest speaker from the banking industry to discuss the credit investigation process.
- ☐ Obtain a copy of the Fair Credit Reporting Act. Have students study this carefully.
- ☐ Stress the need to maintain a good credit rating and how it affects your ability to obtain credit.
- ☐ Invite a representaive of a credit recording agency to speak to the class and describe its services.
- ☐ Have students role play applying for credit.
- ☐ Discuss the appropriate/inappropriate questions to ask in credit interviews.

Lesson Plan

Essential Element: 75.87 (I.4)(3)(B)
Allocated Time: 10 Hours

Unit Objective: Students will demonstrate an understanding of the methods of credit analysis.

Student Competencies: After completing this unit, the student will be able to:

1. Identify and use terminology associated with credit analysis.
2. Describe the purpose of credit analysis and the credit qualification guidelines.
3. Name the six C's of credit used in credit analysis.
4. Explain the credit-scoring systems used in credit analysis.
5. Discuss the Equal Credit Opportunity Act.

Focus: Every employee of a financial institution must be familiar with the bank's procedures for extending credit. Credit analysis is using the facts gathered in credit investigations to make decisions of credit worthiness. Understanding credit analysis is helpful when cross selling services.

3-2 Credit Analysis

Content Outline

Credit analysis basics

Guidelines of credit qualification

Six C's creditors use for credit analysis

Character
Capacity
Capital
Conditions
Collateral
Common sense

Credit-scoring systems

Assigning points to each of the six C's
Factors
Assigning points to answers
Determining the number of points needed to receive credit

Equal Credit Opportunity Act

Purpose
ECOA stipulations of what the creditors can and cannot do

Teaching Suggestions

- ☐ Prepare a bulletin board illustrating the six C's that creditors use for credit analysis.
- ☐ Obtain copies of the Equal Credit Opportunity Act and have students study various portions of it.
- ☐ Have students survey various banking institutions in your area for credit qualifications and compare their findings. In addition, have them request a copy of the credit scoring policy the institution uses.
- ☐ Obtain a copy of the Texas Credit Code and discuss using credit cards.

SECTION 4

Loans

Essential Elements: 75.87 (I.4)(4)

(4) Concepts and skills related to loans. The student shall be provided opportunities to:

(A) identify types of loans and purposes; and

(B) understand regulations of financial intermediaries.

SECTION 4

Competency Matrix

Parts	Domains			Basic Skills		
	Cognitive	Psycho-motor	Affective	Reading	Writing	Math
Section 4						
Unit 1 1	X			X	X	
2	X			X	X	
3	X			X	X	X
4	X			X	X	X
5	X			X	X	
Unit 2 1	X			X	X	
2	X	X		X	X	X
3	X	X		X	X	X
4	X	X		X	X	X
5	X	X		X	X	X
6	X	X		X	X	X
Unit 3 1	X			X	X	
2	X			X	X	
3	X			X	X	X
4	X			X	X	
5	X			X	X	
6	X			X	X	

Lesson Plan

Essential Element: 75.87 (I.4)(4)(A)
Allocated Time: 5 Hours

Unit Objective: Students will demonstrate the ability to identify types of loans and their purposes.

Student Competencies: After completing this unit, the student will be able to:

1. Identify and use terminology associated with loans and interest.
2. Match types and purposes of loans.
3. List loan department functions.
4. Explain the purpose of interest and factors that influence loan interest rates.
5. Discuss the Truth in Lending Act and Texas Credit Code.

Focus: As an employee of a financial institution, it is vital to be familiar with loans and be able to figure interest rates. These skills will assist you in your career and in your personal life. The information will be helpful when cross-selling services.

4-1 Types and Purposes of Loans

Content Outline

Types and purposes of loans

Commercial and industrial loans
Real estate loans
Consumer loans
Participations and underhand loans
Agricultural loans
Mortgage loans
Loan department functions
Origination
Loan processing
Loan servicing
Data processing application

Factors that influence loan interest rates

Availability of money
Perceived risks
Time frame
Prime rate
Nature of collateral
Size of loan
Competition
Overall customer relationship

Truth in Lending Act

Provisions protecting consumers who buy on credit
Requires sellers to state credit costs
Disclosures

Teaching Suggestions

- ☐ Invite a panel of speakers representing banks, savings and loans, and/or credit unions to your class. To prepare these people, you might want to send them a copy of the questions they will be asked.

- ☐ Make a bulletin board showing the loan process.

- ☐ Make arrangements with a local financial institute to display posters about loans made by the students.

- ☐ Have a bank officer discuss the Truth in Lending Act. Obtain a copy to distribute to the students or at least to have as a reference in the class.

- ☐ Create loan information and have students decide what type of loan is required.

Lesson Plan

Essential Element: 75.87 (I.4)(4)(A)
Allocated Time: 10 Hours

Unit Objective: Students will demonstrate and understand interest and payoff calculations.

Student Competencies: After completing this unit, the student will be able to:

1. Identify and use terminology associated with calculation of interest and payoff.
2. Explain the purpose of interest.
3. Compute simple interest on single payment loans.
4. Compute simple interest for discounted notes.
5. Compute add-on interest for installment loans.
6. Demonstrate method of computing loan payoff.

Focus: As an employee of a financial institution, one should be familiar with methods of calculating interest and payoff for loans. This is a valuable skill for working in financial institutions and for you as a potential borrower.

4-2 Interest Calculation

Content Outline

Purpose of interest

Interest payments for various kinds of loans

Computing simple interest

Single payment loans
Discounted notes

Computing add-on interest

For installment loans

Computing loan payoff

Simple interest
Add-on interest

Teaching Suggestions

- ☐ Give a pretest on percents to determine where the students are. If needed, provide a review lesson on "percentage."

- ☐ Obtain an interest rate book for use when discussing the simple interest method for installment loans. Provide the students with a copy of a rate chart page and have them find the interest rate for simple problems that you propose.

- ☐ The method for computing payoff for installment loans with simple interest is presented as an overview so that the students will be aware of the method. It is not meant for the students to compute the interest in this case.

- ☐ There are many more ways in which businesses charge interest for charge cards. You might use supplemental material to compare the ways interest is charged.

- ☐ Make a bulletin board display using large numbers to show the formulas for computing interest.

- ☐ Obtain copies of various reference books available for determining collateral value—Blue book, Black book, etc. Then provide exercises for students to determine value of their automobiles, etc.

- ☐ Have students use the touch-system when calculating information.

- ☐ Reinforce math skills.

Lesson Plan

Essential Element: 75.87 (I.4)(4)(B)
Allocated Time: 10 Hours

Unit Objective: Students will demonstrate the ability to understand customer and consumer services and regulations of financial intermediaries.

Student Competencies: After completing this unit, the student will be able to:

1. Identify and use terminology associated with customer and consumer services and regulations of financial intermediaries.
2. Name three basic services a bank provides for customers.
3. Describe each of the six deposit function components.
4. Describe and explain the importance of credit function.
5. Compare and contrast traditional types of customer services.
6. Discuss each of the federal agencies that provide regulation of financial intermediaries.

Focus: Knowing your institution's services is a part of product knowledge, which is an important qualification for success in your job. This knowledge helps you cross-sell your institution's services and answer customer questions. These skills will improve your effectiveness on the job.

4-3 Customer and Consumer Services

Content Outline

Banking services

Factors determining which services will be offered
Basic services essential in banking

Function components and characteristics

Importance
Deposit
Payments
Credit

Types of customer services

Remote service units
Credit and debit cards
Money orders and traveler's checks
Payroll savings plan
Safe deposit services
Preauthorized payment system

Federal agencies providing regulations for financial intermediaries

Federal Reserve System
Federal Deposit Insurance Corporation (FDIC)
Savings Association Insurance Fund (SAIF)
Bank Insurance Fund (BIF)
Office of Thrift Supervision (OTS)
Office of the Comptroller of the Currency (OCC)
State Banking Department
Resolution Trust Corportation (RTC)
Securities and Exchange Commission (SEC)
Federal Accounting Standards Board (FASB)
Federal Financial Industry Examination Council (FFIEC)
Congress—Both state and federal
State Comptroller—Franchise taxes, etc.
Mortgage loan regulators
Federal Home Loan Bank Board (FHLBB)

Teaching Suggestions

- ☐ Prepare a bulletin board with samples of banking services.
- ☐ Have students write to the various federal regulation agencies and request information concerning the banking regulations.
- ☐ Arrange a visit to a banking institution. Ask to have someone tell the students what customer services they offer and show the students the safe deposit services.

SECTION 5

Operations of Other Financial Institutions

Essential Elements: 75.87 (I.4)(5)

(5) Concepts and skills related to other financial institutions. The student shall be provided opportunities to:

(A) understand and explore savings and loan operations; and

(B) understand and explore credit union operations.

SECTION 5

Competency Matrix

Parts	Domains			Basic Skills		
	Cognitive	Psycho-motor	Affective	Reading	Writing	Math
Section 5						
Unit 1 1	X			X	X	
2	X			X	X	
3	X			X	X	
4	X			X	X	
5	X			X	X	
6	X			X	X	
Unit 2 1	X			X	X	
2	X			X	X	
3	X			X	X	
4	X			X	X	
5	X			X	X	
6	X			X	X	

Lesson Plan

Essential Element: 75.87 (I.4)(5)(A)
Allocated Time: 5 Hours

Unit Objective: Students will demonstrate an understanding of savings and loan operations.

Student Competencies: After completing this unit, the student will be able to:

1. Identify and use terminology associated with savings and loan operations.
2. Describe the three primary functions of savings associations.
3. Explain the regulatory framework of laws and regulations.
4. Describe the regulatory agencies for savings associations.
5. Describe the two kinds of ownership of savings associations.
6. List four components of savings and loan operations.

Focus: Understanding your institution's operations is important for success in your job. You can put product knowledge to practical use by helping cross-sell your institution's services and answering questions for customers.

5-1 Savings and Loan Operations

Content Outline

Primary functions of savings banks

- Safety deposits
- Finance real estate loans
- Other services to extend and promote primary objectives

Regulatory framework of laws and regulations

- Dual system of chartering and supervising
- Other laws and regulations

Regulatory agencies

- Federal agencies
- State agencies

Ownership

- Mutual or stock ownership
- Federally-chartered savings associations

Savings and loan operations

- Deposit functions
- Lending functions
- Competitive environment
- Operating policies and procedures

Government agencies

Savings and Loan Operations 5-1

Teaching Suggestions

- ☐ Visit a savings and loan institution—have students compare the various operations with those of other types of financial institutions.
- ☐ Prepare a bulletin board showing various savings and loan services.
- ☐ Have students do research on the banking and savings and loan failures, their causes, and the future of those institutions.
- ☐ Discuss what happened to the savings and loan institutions and the events that led to their collapse.
- ☐ The essential element (5)(A) was written when the savings and loans played a bigger and different role than they do today. Since the essential element cannot be changed at this writing, the unit must remain; however, it should be adjusted to reflect the current banking institutions available to consumers today.

Lesson Plan

Essential Element: 75.87 (I.4)(5)(B)
Allocated Time: 5 Hours

Unit Objective: Students will demonstrate an understanding of credit union operations.

Student Competencies: After completing this unit, the student will be able to:

1. Identify and use terminology associated with credit union operations.
2. Describe the purposes of credit union.
3. Explain the characteristics of credit unions.
4. Describe benefits of using credit unions.
5. Compare at least six typical services of credit unions with those of other banking financial institutions.
6. Compare non-bank services.

Focus: Through exploring the purpose, organization, benefits, and services of credit unions, you will be able to compare and discuss the differences between them and other financial institutions.

5-2 Credit Union Operations

Content Outline

Credit union basics

Purpose of credit unions
Comparison of credit unions and other financial institutions

Organization of credit unions

Cooperative, not-for-profit financial institutions
Chartered by their state or federal government
Membership controlled and owned
Federally chartered—supervised by the National Credit Union Administration
Tax considerations of credit unions

Benefits of credit unions

Offers an attractive rate on savings
Affordable loan rates
Fewer costly fees
Insurance of accounts to $100,000
Member and relatives' membership
Limits placed on solicited membership

Typical services of credit unions

Financial services
Special services

Non-bank banks

Competition
Insurance industry—annuities and financing
Brokerage houses

Credit Union Operations 5-2

Teaching Suggestions

- ☐ Prepare a bulletin board of all different types of financial institutions, highlighting the credit union.
- ☐ Have students draw organizational charts showing various types of credit union ownerships.
- ☐ Invite a credit union employee to discuss how a credit union differs from a regular bank.
- ☐ Obtain a copy of a charter of a credit union and discuss what is included and why.

SECTION 6
Closure

This section is designed to provide a closure to the course Banking and Financial Systems. It reviews course objectives in relation to student competencies. Suggestions for making course and student evaluations are included.

Closure of Banking and Financial Systems 6-1

Lesson Plan

Allocated Time: 2 Hours

Unit Objective: Students will be able to analyze, evaluate, and demonstrate proficiency in course content.

Student Competencies: After completing this unit, the student will be able to:

1. Relate the objectives of the course Banking and Financial Systems to personal success in the business environment.
2. Analyze section and unit contents in relation to the course objectives.
3. Recognize levels of competency performance.
4. Assess the course in terms of objectives and content.
5. Complete a course examination with a score of 70% or better accuracy.

Focus: An important component of the learning process is closure. Closure can be a review, a summation, or a conclusion. Its purpose is to see how the parts make up or contribute to the whole. A final question needs to be answered: "Has the course accomplished its primary objective?"

6-1 Closure of Banking and Financial Systems

Content Outline

Review of course objectives by sections and units

Review of sections and units
Introduction to banking and financial systems
Banking operations
Credit administration
Loans
Operations of other financial institutions
Closure

Analysis of student competencies

Course evaluation

Examination

Closure 6-1

Teaching Suggestions

- ☐ Design a bulletin board to help students toward a personal summative evaluation of the Microcomputer Applications course. Suggestions are: WHAT I HAVE LEARNED FROM Banking and Financial Systems; AFTER Banking and Financial Systems, WHAT?

- ☐ Review overhead transparencies included with Section 1 on course objectives.

- ☐ Discuss with students the objectives of the course.

- ☐ Divide students into groups. Assign to each group a section to be reviewed and presented to the class. The reviews might include competencies developed, synopsis of units, importance of units. Have the other students take notes during the presentations.

- ☐ Hand out the listing of competencies to the class. Have each student rate what he/she considers to be his/her level of performance for each competency.

  Suggested levels of performance might include: MIN (minimum), 1; F (fair), 2; A (average), 3; or M (mastery), 4. The instructor will need to determine what criteria constitute the levels. Collect these sheets and tally the information for each of the competencies. Use this information when planning for the next year. (For example, results might suggest you make revisions in your teaching style, presentation, etc., if a majority of the students feel they have achieved only a minimal mastery.)

- ☐ Have students develop review questions for the examination. Provide the students with the procedures for keying in the questions. Make copies of each group of questions and answers for the remaining class members. Review these with the students. Inform the students that you will be adding some questions of your own. Provide the students with examples. Give the examination from these questions.

- ☐ Give examples of the type of psychomotor skills you will be testing.

- ☐ Assign time for students to review for their examination. Be sure they have the correct answers to the questions and/or activities.

- ☐ If you have not used the simulations, now would be a good time to use them. If you have used some of the simulations, consider using the others in this closure.

APPENDIX A
Reference Addresses

PUBLISHERS

Addison-Wesley Publishing Co., Inc.
Reading, MA 01867

Allyn & Bacon
Div. of Simon & Schuster
160 Gould Street
Needham Heights, MA 02194

American Association for Vocational Instructional Materials
745 Gaines Road
Athens, GA 30605

American Bankers Assn.
1120 Connecticut Ave. NW
Washington, DC 20036

AVA Resources
2020 N. 14th Street
Arlington, VA 22201

Bantam Books
Div. of Bantam Doubleday Dell Publishing
666 Fifth Avenue
New York, NY 10103

Brooks/Cole Publishing Co.
Div. of Wadsworth
511 Forest Lodge Road
Pacific Grove, CA 93950

William C. Brown Group
2460 Kerper Blvd.
Dubuque, IA 52001

Career Aids, Inc.
0417 Nordhoff Street
Dept. K 65
Chatsworth, CA 91311

The Career Press
Box 34, 180 Fifth Avenue
Hawthorne, NJ 07507

Career Publishing
Box 5486
Orange, CA 92613-5486

Chilton Book Company
201 King of Prussia Road.
Radnor, PA 19089-2030

Chronicle Guidance Pub., Inc
66 Aurora Street
Moravia, NY 13118-1190

Curriculum Publications Clearinghouse
46 Horrbin Hall
Macomb, IL 61455

Datapro
1805 Underwood Blvd.
Delran, NJ 08075

Delmar Publishing Inc.
2 Computer Drive West
Box 15-015
Albany, NY 12212

Educational Filmstrips
1405 19th Street
Huntsville, TX 77340

Eric Clearinghouse
Indiana University
Smith Research Center, Ste 150
2805 SE Tenth Street
Bloomington, IN 47408-2698

Glencoe Publishing Co.
Div. of Macmillan/McGraw Hill
School Publishing
936 Eastwind Drive
Westerville, OH 43081

Harper Collins Publisher
10 East 53rd Street
New York, NY 10022

Harcourt Brace Jovanovich, Inc.
6277 Sea Harbor Drive
Orlando, FL 32887

Hemphill
1400 Wather
Austin, TX 78703

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Apple software only.

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Educators Progress Service
214 Center Street
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Urbana, IL 61801

Council for Educational Development and Research
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APPENDIX **B**

Banking and Financial Systems Competency Checklist

(4= Mastery—1= Non Mastery)

COMPETENCIES

I. Introduction to Banking and Financial Systems

1. Introduction to the Course

4 3 2 1 1. Relate the purpose of the banking and financial systems office education course to the banking community.
4 3 2 1 2. Recognize the role of the youth organization relative to banking and financial systems.
4 3 2 1 3. Discuss course objectives, equipment, units, competencies, and evaluation measures.
4 3 2 1 4. Explain classroom organization, management, and safety.
4 3 2 1 5. Update study skills needed to reach realistic long- and short-range goals.

2. Professional Activities

4 3 2 1 1. Use and identify terminology related to the banking industry and technology.
4 3 2 1 2. Identify and understand organizational charts of various types of financial service institutions to see the role of each employee.
4 3 2 1 3. Explain data and information flows within a banking facility.
4 3 2 1 4. Identify, contrast, and compare types of software used in banking.
4 3 2 1 5. Identify banking career paths.

3. Social Implications

4 3 2 1 1. Identify major issues and technological developments related to computers, society, and the banking community.
4 3 2 1 2. Describe the ethical and legal issues that have arisen as a result of the computer revolution.
4 3 2 1 3. Identify privacy issues involved with electronic data storage.
4 3 2 1 4. Explain reasons for concern about the reliability of computer systems.
4 3 2 1 5. Explain the importance of ethics in a banking environment.

COMPETENCIES

II. Banking Operations

1. Checking Accounts

4 3 2 1 1. Identify and use terminology associated with checking accounts.
4 3 2 1 2. Compare the types of checking accounts to the descriptions of the accounts.
4 3 2 1 3. Distinguish between average or minimum balance checking service charge and regular or flat rate charges.
4 3 2 1 4. Arrange in order the procedures for opening a checking account, assigning account numbers, completing a signature card, ordering personalized checks, and issuing temporary checks and deposit slips
4 3 2 1 5. Match types of information on customer information card to the correct descriptions.
4 3 2 1 6. Identify parts of a deposit slip.
4 3 2 1 7. Discuss the procedure for transferring funds from one account to another by telephone.
4 3 2 1 8. Match cross-selling bank services to their correct descriptions.
4 3 2 1 9. Process thank-you letter to new customer.
4 3 2 1 10. Select public relations skills that should be used when working with customers opening checking accounts.

2. Teller Operations

4 3 2 1 1. Identify and use terminology associated with the fundamentals of teller operations.
4 3 2 1 2. Perform teller related skills and duties.
4 3 2 1 3. Demonstrate currency handling techniques.
4 3 2 1 4. Demonstrate procedures for handling money and checks at a teller window.
4 3 2 1 5. Describe procedures for opening and closing the teller windows.

COMPETENCIES

3. Bookkeeping Systems

4 3 2 1 1. Match terms associated with the bookkeeping department to the correct definitions and/or descriptions.
4 3 2 1 2. Describe bookkeeping systems and functions.
4 3 2 1 3. Match types of checks to the correct descriptions.
4 3 2 1 4. Identify visual/non-visual tests applied to checks during the examination process.
4 3 2 1 5. Arrange, in order, the procedures for filing checks and deposits.
4 3 2 1 6. Discuss the procedure for rendering and preparing statements.
4 3 2 1 7. Write a script including the procedures used for telephone transferring of funds from one account to another.
4 3 2 1 8. Identify encoded groups of numbers on the bottom of deposit slips and checks.

III. Credit Administration

1. Credit Investigation

4 3 2 1 1. Identify and use terminology associated with credit investigation.
4 3 2 1 2. Discuss the types of credit.
4 3 2 1 3. Fill out a credit application form.
4 3 2 1 4. Explain the sources of credit information.
4 3 2 1 5. Explain the categories of credit report information provided by credit bureaus.
4 3 2 1 6. Explain the Fair Credit Reporting Act.
4 3 2 1 7. Order the procedures of the process of credit investigation.

2. Credit Analysis

4 3 2 1 1. Identify and use terminology associated with credit analysis.
4 3 2 1 2. Describe the purpose of credit analysis and the credit qualification guidelines.
4 3 2 1 3. Name the six C's of credit used in credit analysis.
4 3 2 1 4. Explain the credit-scoring systems used in credit analysis.
4 3 2 1 5. Discuss the Equal Credit Opportunity Act.

IV. Loans

1. Types and Purposes of Loans

4 3 2 1 1. Identify and use terminology associated with loans and interest.
4 3 2 1 2. Match types and purposes of loans.
4 3 2 1 3. List loan department functions.
4 3 2 1 4. Explain the purpose of interest and factors that influence loan interest rates.
4 3 2 1 5. Discuss the Truth in Lending Act and Texas Credit Code.

COMPETENCIES

2. Interest Calculation

4 3 2 1 1. Identify and use terminology associated with calculation of interest and payoff.
4 3 2 1 2. Explain the purpose of interest.
4 3 2 1 3. Compute simple interest on single payment loans.
4 3 2 1 4. Compute simple interest for discounted notes.
4 3 2 1 5. Compute add-on interest for installment loans.
4 3 2 1 6. Demonstrate method of computing loan payoff.

3. Customer and Consumer Services

4 3 2 1 1. Identify and use terminology associated with customer and consumer services and regulations of financial intermediaries.
4 3 2 1 2. Name three basic services a bank provides for customers.
4 3 2 1 3. Describe each of the six deposit function components.
4 3 2 1 4. Describe and explain the importance of credit function.
4 3 2 1 5. Compare and contrast traditional types of customer services.
4 3 2 1 6. Discuss each of the federal agencies that provide regulation of financial intermediaries.

V. Operations of Other Fincancial Institutions

1. Savings and Loan Operations

4 3 2 1 1. Identify and use terminology associated with savings and loan operations.
4 3 2 1 2. Describe the three primary functions of savings associations.
4 3 2 1 3. Explain the regulatory framework of laws and regulations.
4 3 2 1 4. Describe the regulatory agencies for savings associations.
4 3 2 1 5. Describe the two kinds of ownership of savings associations.
4 3 2 1 6. List four components of savings and loan operations.

2. Credit Union Operations

4 3 2 1 1. Identify and use terminology associated with credit union operations.
4 3 2 1 2. Describe the purposes of credit union.
4 3 2 1 3. Explain the organization of credit unions.
4 3 2 1 4. Describe benefits of using credit unions.
4 3 2 1 5. Compare at least six typical services of credit unions with those of other banking financial institutions.
4 3 2 1 6. Compare non-bank services.

VI. Closure

NONE

APPENDIX C

Equipment

SUGGESTED MINIMUM EQUIPMENT REQUIREMENTS for a Quality Office Education program

Equipment and furniture

A computer or a terminal for each student

Macintosh/SE-hard drive 2-4 mg RAM and/or
MS-DOS 386 minimum, 2-4 MEG minimum storage and/or
PS2's 30, or above

- two disk drives, one 5 1/4" and one 3 1/2" on MS-DOS
- hard disk 80 MEG
- enhanced 101 keyboard with keypad
- high resolution monitor with graphics capability
- several expansion slots

networked systems/standalone systems

A fully equipped teacher's computer station

Monitors

- Color
- High resolution at least EGA
- Swivel/tilt monitor bases

Printers (A combination of the following printers—using one printer to each two computers as a rule of thumb)

- A 24-pin dot matrix printer with near letter quality/high speed modes
- Letter quality printers
- Laser printers (preferably Postscript)

Other computer peripherals and equipment

- Modems
- Scanner
- Automatic switch boxes for switching access to each computer/terminal
- Mouse for each computer or terminal
- At least two modems and access to dedicated phone line
- Extra cables for attaching peripherals
- Electronic calculator, six to ten
- Transcribing machines, six to ten
- Copy machine

Overhead projector with low heat/good cooling system
LCD computer panel for data projection
Pull-down movie screen
File cabinets and storage cupboards
Student work stations with adjustable height
Adjustable chairs, preferably rolling

Supplies

Covers and keyboard covers
Diskettes for backups of each software programs for each computer
Computer paper, both laser and regular cut
Ribbons—standard black and colors
Toner for the laser printers and copy machine
Colored diskettes—each class uses a different color.
Computer maintenance kit—including screwdrivers of various sizes, cotton swabs, alcohol, screen wipes, mini vacuum, air vacuum

APPENDIX **D**

Special Needs

ADAPTING FOR SPECIAL NEEDS STUDENTS

The methods of instruction used in office education courses which make them unique make courses viable for students with special needs. Because a variety of learning styles are addressed in instructional delivery, modification is seldom necessary unless the student has a handicapping condition. The instructor should always seek advice and assistance from special education teachers, counselors, and school administrators if any student is having difficulty mastering the objectives of the course. Following are suggestions for adapting instructional methods and materials for special needs students. The suggestions are arranged alphabetically according to the specific handicapping condition.

Emotionally Disturbed

1. Seek the assistance of the school counselor and/or school psychologist in determining methods to cope with deviant student behavior.
2. Be warm and empathetic—trust is important in establishing any relationship, especially with these students.
3. Teach problem-solving skills.
4. Utilize operant conditioning—keeping a record of behavior is recommended to test the stability of a student's behavior.

Hearing Impaired

1. Always write directions on the board, or write them on assignment sheets.
2. If a student is skilled in lip reading, face him/her when speaking.
3. If audio methods are used to supplement instruction, write out important points covered in the audio presentation.
4. Seat the student in the front of the room.
5. Assign a hearing student to provide peer tutoring for the hearing-impaired student.

6. A mild to moderate hearing loss can hinder a student's ability to understand language concepts and structure. Remediation in language development should occur in the resource room, but be aware of this problem when developing grading procedures.

Learning Disabled

1. Plan specific instructional strategies when a student's type of learning disability has been determined.

2. Gear instructional methods to the sense or style through which the student learns best.

3. Divide lessons into their component subskills and teach in smaller units.

Mentally Retarded

1. Use unit approaches as an instructional strategy. If vocabulary and sentence structure are simplified, and if concrete illustrations and exercises are provided research suggests that mildly mentally retarded students can master relatively complex material.

2. Learning should be programmed in sequence and presented in such a way that the student will learn at a rate compatible with his/her development.

3. Proceed in a systematic way so basic knowledge precedes more difficult material.

4. Help the student experience success. Organize materials and use methods that lead him/her to the right answer.

5. Provide feedback. Let the student know when he/she responds correctly.

6. Provide for positive transfer of knowledge from one situation to another

7. Help the student discover general fundamental principles.

8. Provide repetition of learned experiences. Mentally retarded students require more repetitions of an experience to retain the information.

9. Avoid confusing the student. Associate a given stimulus or cue with only one response in the early stages of learning.

10. Limit the number of concepts presented in any one class period.

Visually Impaired

1. Use materials which are concrete. The student must be presented with concrete objects that he/she can touch and manipulate.

2. Unify experiences. Use sequencing and explain the sequencing.

3. Learn by doing. Foster self-motivation and activity for students. Objects do not attract blind children. Their ability to listen, relate, and remember must be developed to the fullest.

4. Use lamps and rheostat with variable intensities. By varying light intensities and positioning, lamps can provide the additional or dimmed illumination that a visually-impaired student might require.

5. Make use of large-type books provided by the Commission for the Blind.

6. Provide raised line paper (writing paper, graph paper, etc.) Raised line paper allows a student to write script "on the line" or to make a graph by placing markers or by punching holes onto the graph paper.

7. Provide cassette tape recorders. Students can use the recorder to take notes, listen to recorded texts, or complete assignments.

8. Use talking calculators. These hand-held calculators speak each entry and result. Earphones are available.

9. Allow more time. Students will frequently need extra time to complete assignments and examinations. Allowing time and a half is usually adequate.

COMPLIANCE STATEMENT

TITLE VI, CIVIL RIGHTS ACT OF 1964; THE MODIFIED COURT ORDER, CIVIL ACTION 5281, FEDERAL DISTRICT COURT, EASTERN DISTRICT OF TEXAS, TYLER DIVISION

Reviews of local education agencies pertaining to compliance with Title VI Civil Rights Act of 1964 and with specific requirements of the Modified Court Order, Civil Action No. 5281, Federal District Court, Eastern District of Texas, Tyler Division are conducted periodically by staff representatives of the Texas Education Agency. These reviews cover at least the following policies and practices:

(1) acceptance policies on student transfers from other school districts;

(2) operation of school bus routes or runs on a non-segregated basis;

(3) nondiscrimination in extracurricular activities and the use of school facilities;

(4) nondiscriminatory practices in the hiring, assigning, promoting, paying, demoting, reassigning, or dismissing of faculty and staff members who work with children;

(5) enrollment and assignment of students without discrimination on the basis of race, color, or national origin;

(6) nondiscriminatory practices relating to the use of a student's first language; and

(7) evidence of published procedures for hearing complaints and grievances.

In addition to conducting reviews, the Texas Education Agency staff representatives check complaints of discrimination made by a citizen or citizens residing in a school district where it is alleged discriminatory practices have occurred or are occurring.

Where a violation of Title VI of the Civil Rights Act is found, the findings are reported to the Officer for Civil Rights, Department of Health, Education and Welfare.

If there is a direct violation of the Court Order in Civil Action No. 5281 that cannot be cleared through negotiations, the sanctions required by the Court Order are applied.

TITLE VII, CIVIL RIGHTS ACT OF 1964; EXECUTIVE ORDERS 11246 AND 11375; TITLE IX, 1973 EDUCATION AMENDMENTS; REHABILITATION ACT OF 1973 AS AMENDED; 1974 AMENDMENTS TO THE WAGE-HOUR LAW EXPANDING THE AGE DISCRIMINATION IN EMPLOYMENT ACT OF 1967; AND VIETNAM ERA VETERANS READJUSTMENT ASSISTANCE ACT OF 1972 AS AMENDED IN 1974.

It is the policy of the Texas Education Agency to comply fully with the nondiscrimination provisions of all federal and state laws and regulations by assuring that no person shall be excluded from consideration for recruitment, selection, appointment, training, promotion, retention, or any other personnel action, or be denied any benefits or participation in any programs or activities which it operates on the grounds of race, religion, color, national origin, sex, handicap, age, or veteran status (except where age, sex, or handicap constitute a bona fide occupational qualification necessary to proper and efficient administration). The Texas Education Agency makes positive efforts to employ and advance in employment all protected groups.